AMENDMENTS TO THE SPECIFICATION:

Please amend the specification at page 8, line 3-22 with the following paragraph:

Referring to FIG. 18, a typical asset backed commercial paper (ABCP) program is illustrated. As it is known, banks or financial institutions (1802) provide liquidity commitments in the form of conduit liquidity to issuers of asset backed commercial paper (1804). These liquidity commitments serve as a back-up in the event that the issuers are unable to roll over their ABCP at maturity or pay off the ABCP with proceeds from the assets. The assets backing the commercial paper (1806) are frequently pooled and include various types of assets 1808, 1810 and/or accounts receivables, such as credit card receivables ~~(1808)~~ and mortgages ~~(1810)~~. These pooled assets have individual obligors (1812), who make payments that eventually flow to the issuer. The assets have respective credit ratings, which are established or determined by public rating agencies, such as Moody's. The issuers themselves (1804) also have a respective credit rating. Investors (1814) purchase the ABCP from the issuer (1804) and expect to receive at maturity a return of their principle with interest. At maturity, it is common for the issuer to roll the ABCP over, issuing new ABCP. This presupposes that the issuer (1804) will be able to access the CP market at or prior to maturity of the ABCP. Access to the CP market is highly dependent on the issuer's rating, and is also dependent on the rating of their assets (1806). If the issuer rating, or the asset rating declines, the issuer may be unable to access the CP market, and will therefore be unable to roll over their ABCP at maturity. In this event, in order to meet the requirements of the maturing ABCP, the issuer will need to draw on the liquidity commitments provided by the bank or financial institution (1802).